

Information to identify the case:		
Debtor 1	Edward L. Myers	Social Security number or ITIN xxx-xx-4336
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Karen E. Myers	Social Security number or ITIN xxx-xx-5494
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	
Case number:	18-70761-JAD	
		Date case filed for chapter 13 10/25/18

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Edward L. Myers	Karen E. Myers
2. All other names used in the last 8 years		
3. Address	170 Brush Creek Road Homer City, PA 15748	170 Brush Creek Road Homer City, PA 15748
4. Debtor's attorney Name and address	Matthew M. Herron The Debt Doctors, LLC 607 College Street Suite 101 Pittsburgh, PA 15232	Contact phone 412-395-6001 Email: mmh@thedebtctors.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 11/20/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 18, 2019 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 3/19/19 Filing deadline: 1/3/19 Filing deadline: 4/23/19 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/18/19 at 01:00 PM , Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Edward L. Myers
 Karen E. Myers
 Debtors

Case No. 18-70761-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: bsil
 Form ID: 309I

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Nov 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2018.

db/jdb
 aty +Edward L. Myers, Karen E. Myers, 170 Brush Creek Road, Homer City, PA 15748-5816
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14937021 +AHN Emergency Group of Indiana County, PO Box 14099, Belfast, ME 04915-4034
 14937020 +Aging Services, Inc., 1055 Oak St., PO Box 519, Indiana, PA 15701-0519
 14937023 +Capital One Bank, 507 Prudential Road, Horsham, PA 19044-2308
 14937024 Center for Orthopaedics and Sports Medic, Attn: #15257Y, PO Box 14000,
 Belfast, ME 04915-4033
 14937025 +Citi, PO Box 790040, Saint Louis, MO 63179-0040
 14937027 Clymer Family Medicine, 349 Franklin Street, Clymer, PA 15728-1173
 14951210 +Diamond Medical Supply, 639 Kolter Drive, Indiana, PA 15701-3570
 14937031 +Forefront Dermatology, 801 York Street, Manitowoc, WI 54220-4630
 14951214 +IRMC, PO Box 788, Indiana, PA 15701-0788
 14937032 +Indiana Anesthesia, 1699 Washington Road, Suite 307, Pittsburgh, PA 15228-1629
 14937033 Indiana Healthcare Physician Services, 640 Kolter Drive, Indiana, PA 15701-3570
 14951213 Indiana Regional Medical Center, PO Box 645546, Pittsburgh, PA 15264-5253
 14937034 +Indiana Regional Medical Center, PO Box 788, Indiana, PA 15701-0788
 14937035 Indiana Regional Medical Center-CRNA, 1699 Washington Road, Suite 307,
 Pittsburgh, PA 15228-1629
 14937036 +Indiana Total Therapy, PO Box 14099, Belfast, ME 04915-4034
 14951215 +KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14937037 +Mariner Finance, LLC, 5142 State Route 30, Suite 102, Greensburg, PA 15601-7657
 14951216 +Tactile Medical, 1331 Tyler Street NE, Suite 200, Minneapolis, MN 55413-1638
 14937041 +The SOS Group, Collection Agency, PO Box 16211, Rocky River, OH 44116-0211
 14937044 Western PA Eye Institute, 1265 Wayne Ave, Suite 203, Indiana, PA 15701-3501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mmh@thedebedtctors.com Nov 21 2018 03:07:30 Matthew M. Herron,
 The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 21 2018 03:08:05 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustregion03.pi.ecf@usdoj.gov Nov 21 2018 03:08:18
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14937022 EDI: HFC.COM Nov 21 2018 07:59:00 Bon Ton, Retail Services, PO Box 17264,
 Baltimore, MD 21297-1264
 14940229 +EDI: CRESCENTBANK.COM Nov 21 2018 07:58:00 CRESCENT BANK & TRUST, PO BOX 61813,
 NEW ORLEANS, LA 70161-1813
 14937026 EDI: CITICORP.COM Nov 21 2018 07:58:00 Citibank, PO Box 6077,
 Sioux Falls, SD 57117-6077
 14937028 +E-mail/Text: abovay@creditmanagementcompany.com Nov 21 2018 03:08:44 Credit Management Co.,
 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
 14951208 EDI: RCSFNBMARIN.COM Nov 21 2018 07:58:00 Credit One Bank, P.O. Box 98873,
 Las Vegas, NV 89193-8873
 14951209 +EDI: CRESCENTBANK.COM Nov 21 2018 07:58:00 Crescent Bank, PO Box 61813,
 New Orleans, LA 70161-1813
 14937029 E-mail/Text: bankruptcy.bnc@ditech.com Nov 21 2018 03:07:50 DiTech, PO Box 6172,
 Rapid City, SD 57709-6172
 14937030 +EDI: ESCALLATE.COM Nov 21 2018 07:59:00 Escallate Inc., 5200 Stoneham Road, Suite 200,
 Canton, OH 44720-1584
 14937038 EDI: AGFINANCE.COM Nov 21 2018 07:58:00 One Main, Townfair Center,
 475 Ben Franklin Road S Ste 64, Indiana, PA 15701-2347
 14938411 +EDI: PRA.COM Nov 21 2018 07:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14937039 +E-mail/Text: paparalegals@pandf.us Nov 21 2018 03:09:11 Patenaude & Felix,
 501 Corporate Drive, Southpointe, Suite 205, Canonsburg, PA 15317-8584
 14937040 EDI: RMSC.COM Nov 21 2018 07:59:00 Synchrony Bank, PO Box 965009,
 Orlando, FL 32896-5009
 14937042 +E-mail/Text: BankruptcyNotice@upmc.edu Nov 21 2018 03:08:51 UPMC, 2 Hot Metal Street,
 Dist. Room 386, Pittsburgh, PA 15203-2348
 14937043 +EDI: WFFC.COM Nov 21 2018 07:58:00 Wells Fargo Dealer Services, P.O. Box 1697,
 Winterville, NC 28590-1697

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial LLC

District/off: 0315-7

User: bsil
Form ID: 309I

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Total Noticed: 40

Date Rcvd: Nov 20, 2018

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14951211* DiTech, PO Box 6172, Rapid City, SD 57709-6172
14951212* Indiana Healthcare Physician Services, 640 Kolter Drive, Indiana, PA 15701-3570
TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Matthew M. Herron on behalf of Debtor Edward L. Myers mmh@thedebtdoctors.com,
hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron on behalf of Joint Debtor Karen E. Myers mmh@thedebtdoctors.com,
hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5